

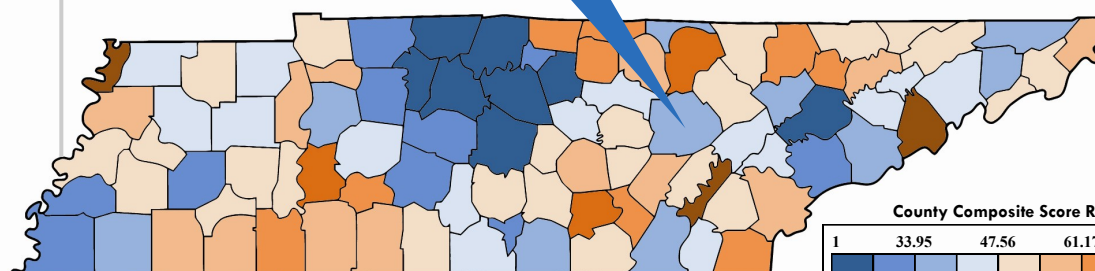
# The Status of Women in Tennessee Counties

## SNAPSHOT: CUMBERLAND COUNTY

2012

### INSIDE

Overview	Pg 1
Earnings & Employment	Pg 2
Education & Living	Pg 3
About the Council and this Report	Pg 4



County Composite Score Ranges



Ranges defined as 0.5 standard deviations from the mean score of 47.56.

Population (2010): 56,053

Pop. Density: 69/square mile

Seat of Government: Crossville

Largest City: Crossville

COUNTY	Rank	INDICATOR SCORES & RANKINGS	DATA	RANK
Trousdale	12	Employment and Earnings Composite	31.20	11 ▲
Blount	13	Median Annual Earnings for Full Time Employed Females*	\$28,602	38 ▲
Madison	14	Wage Gap (Female Earnings as a Percentage of Male Earnings)	85.46%	12 ▼
Maury	15	Female Labor Force Participation Rate (Ages 20-64)	64.0%	59 ▲
Shelby	16	Female Unemployment Rate (Ages 20-64)	6.4%	17 ▲
Dickson	17	Percent of Management Occupations Held by Women	38.0%	30 ▲
Tipton	18	Economic Autonomy Composite	39.38	28 ▲
Hamilton	19	Women-owned Businesses Percent of Total	23.4%	47 ▲
Humphreys	20	Percent of Females with 4-Year Degree or More (Age 25+)	13.9%	39 ▼
Cumberland	21	Percent of Females with High School Diploma or Equivalent (Age 25+)	79.8%	39 ▼
Washington	22	Female High School Dropout Rate	0.31%	37 ▼
Fayette	23	Percent of Women Uninsured (65 and under)	17.1%	70 ▼
Sevier	24	Percent of Females Below Poverty Level	16.7%	23 ▲
Sullivan	25	Percent of Female-Headed Households with Children in Poverty*	41.9%	32 ▲
Pickett	26	Rate of Pregnancy for Girls Age 15-19 per 1000*	17	28 ▲
Franklin	27	County Overview: Cumberland County women have risen in overall rankings, largely due to strong wage and workforce numbers, but also because deleterious trends in poverty were somewhat less intense in Cumberland than those seen in other counties. Of particular note, local women are among the least likely to be unemployed in the state, and earn the 12th highest income as a percentage of local male wages. Unfortunately, academic achievement grew relatively slowly in Cumberland, and healthcare access is low.		
Anderson	28			
Roane	29			
Gibson	30			

Up from 33rd

Note: all figures are based on estimates formed from sample data and are subject to sample error and rounding.

\* The American Community Survey (ACS) is an annual demographic survey of the U.S. It provides the detailed demographic, economic and housing data that was once supplied by the Decennial Census Long Form. The ACS has a smaller sample so combines several years' data to produce multi-year estimates. Due to the small sample size there is an increased margin of error in many less populated counties for this indicator.

\*\* The 2005 County by County figures were based on a sample of girls age 10-19, whereas the 2012 report reflects the population of girls age 15-19.

† ACS sampling sizes are insufficient to publish certain figures for this category. An estimate was developed from the performance of surrounding counties for the purposes of creating a composite score.

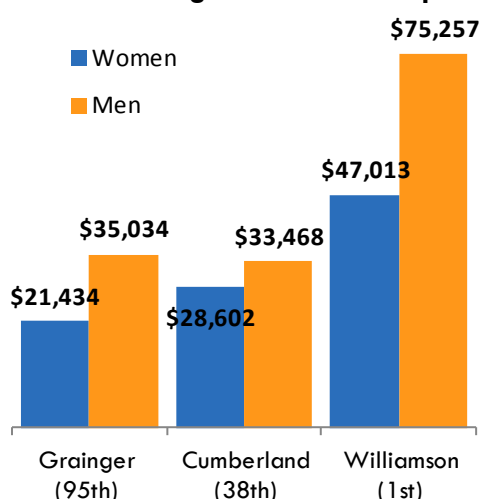
‡ Estimates are too unreliable or not available to be included in composite calculations. Any figure shown is an estimate for the reader's benefit only.

# The Status of Women in: Cumberland County

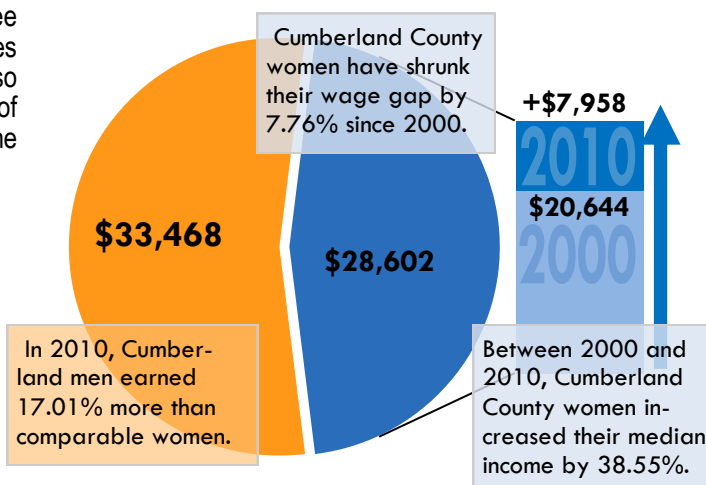
## ▲ Earnings

**Cumberland County** women improved their median income by 38.55 percent between 2000 and 2010, earning the 38th ranked wages in Tennessee (up from 61st) in 2010, and outpacing inflation rates during that period by 12 percent. However, they also continued to make less than the statewide median of \$31,585, comparing more closely to counties in the lower half of earnings.

### Median Earnings: Counties Compared



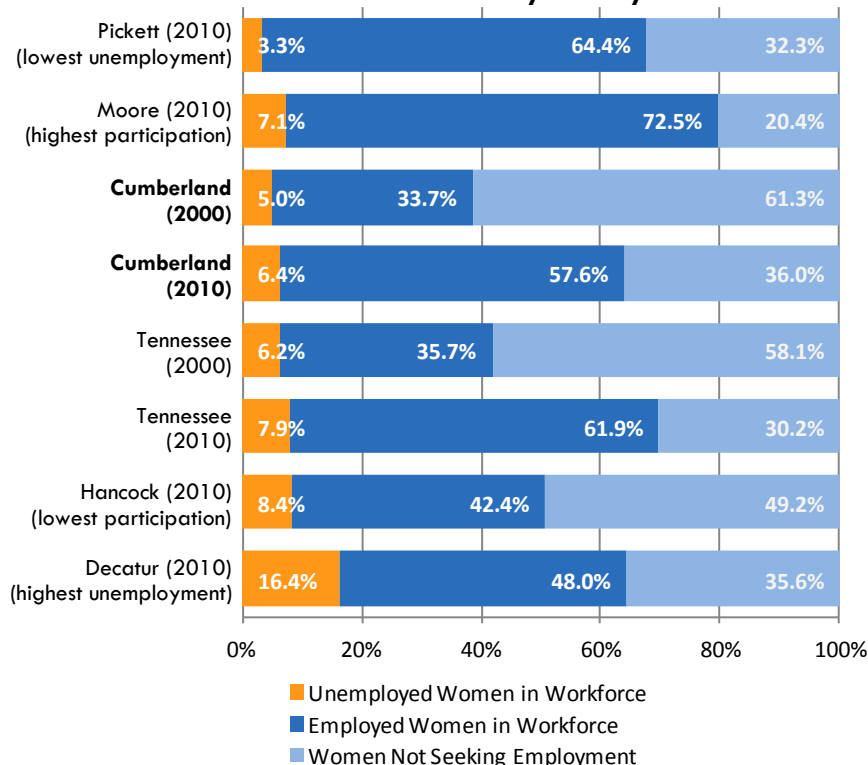
### Median Earnings and the Wage Gap, 2000-2010



With an increase of \$7,958 in their earnings between 2000 and 2010, Cumberland women closed their wage gap by 7.76 percent and maintained a high rank statewide, despite slipping one place to 12th. Their increase in median income was 12.5 percent larger than the rise in male wages between 2000 and 2010, and at 75th statewide, Cumberland men ranked significantly lower than local women do relative to their own peers across the state.

## ▲ Employment

### Workforce Access for Women By County and Year

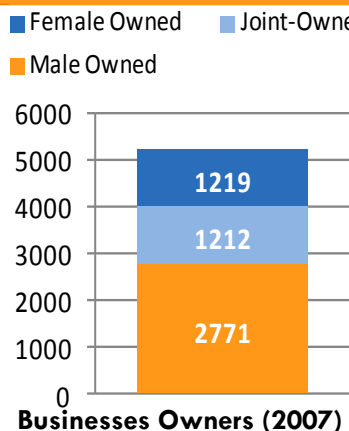


**Estimates** indicate that 64 percent of Cumberland County women participated in the workforce in 2010, trailing statewide the figure of 69.8 percent. However, despite lower overall numbers in recent data, the county's growth in this indicator outpaced state estimates since 2000, and Cumberland County women compared favorably with many of their peers, rising in relative rankings, from 78th to 59th. As of 2010, Cumberland County men were 10.3 percent more likely to participate in the workforce than local women.

Women in the county were unemployed at a rate of 6.4 percent in 2010, which was the 17th lowest in the state. This was an improvement from 23rd in 2000, though this population did increase from five percent over the ten year period.

Women with children under six were slightly more likely to be jobless, at a rate of 7.9 percent, while nine percent of local men were estimated to be searching for work.

# The Status of Women in: Cumberland County



**Cumberland** women made gains in both managerial presence and business ownership between 2000 and 2010. Countywide, twelve percent more managers were female in 2010, rising dramatically to 30th from 59th, and women controlled a 2.6 percent larger share of the businesses in the county as of 2007. At a total of 23.4 percent ownership, women gained four places in this category—reaching 47th—but measured below statewide estimates by 2.5 percent.

Women now own a share in 46.7 percent of all firms in the county and those firms employ nearly 10 percent of all workers.

## Women At Work

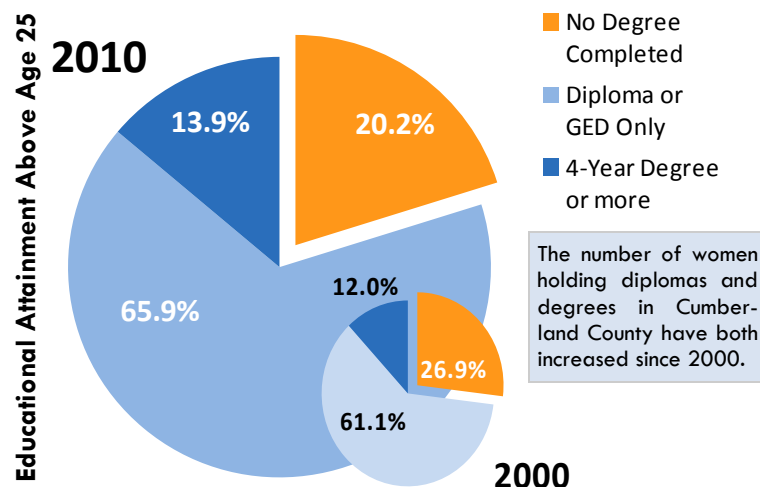
### Business Management

The incidence of women managers in Cumberland County increased from 26% to 38% between 2000 and 2010.

### Business Ownership

The percentage of women business owners in Cumberland County also increased from 20.8% to 23.4% between 2000 and 2007.

## Education



**Cumberland County** improved in all three academic indicators between 2000 and 2010, but fell behind in state rankings for each.

The percentage of women holding four year degrees, for example, increased by 1.9 percent, but decreased in rank from 30th to 39th.

Similarly, 6.7 percent more women hold diplomas as of 2010, but the county dropped nine ranks to 39th.

Lastly, dropout rates were lower during the 2011-12 school year—a rate of 0.31 percent—and compared favorably to the state rate of 0.61 percent, but dropped 15 ranks to 39th.

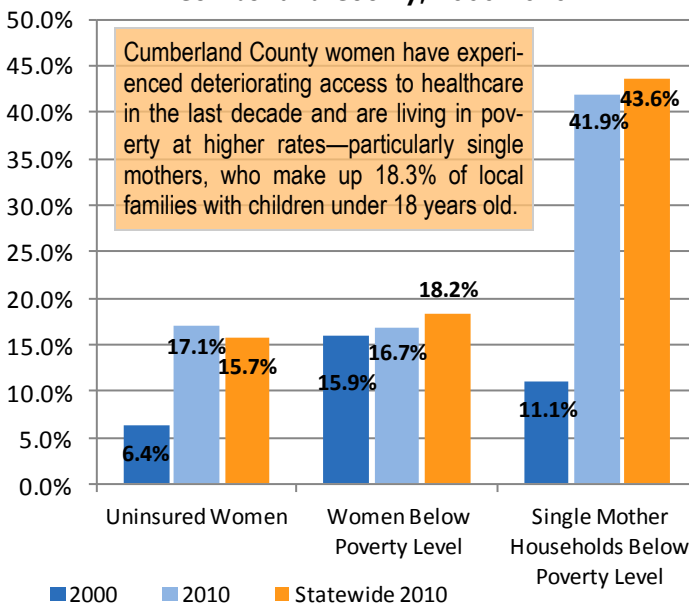
## Living

**Between** 2000 and 2010, women in Cumberland County saw a decrease in health care access as well as an increase in poverty. Regarding health insurance, women in the county were nearly three times as likely to go without in 2010 and the county dropped in this indicator's ranking from 26th to 70th.

Poverty increased as well, though, when compared to the experiences of women across the state, Cumberland performed moderately in these categories—women were ranked 23rd overall and the subgroup of single mothers ranked 32nd—both improving from 2000 rankings of 75th and 45th, respectively.

Despite a relatively better experience than their peers, Cumberland County's single mothers have seen a dramatic increase in poverty rates. Recent data indicates that these women are nearly four times as likely to live in poverty in 2010 as they were in 2000, and were more than twice as likely to do so as the average woman in Tennessee or Cumberland County.

## Health and Poverty Indicators for Women: Cumberland County, 2000-2010



# About the Council and this Report

The **Status of Women in Tennessee Counties** report offers an economic profile of women in each county of Tennessee and examines how women's rights and equality vary among the counties. The report presents data and overall rankings in two categories of women's economic status: employment and earnings and economic autonomy. Indicators of women's status in each category make up the composite rankings of the counties.

The employment and earnings section presents data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percent of management occupations held by women.

The economic autonomy section includes information on the percentage of businesses owned by women, educational attainment levels, percentage of women with any kind of health insurance, percentage of women living in poverty and percentage of single female-headed households living in poverty, the female high school dropout rate and the teen pregnancy rate.

The **Tennessee Economic Council on Women** was created in 1998 by the Tennessee General Assembly to assess Tennessee women's economic status. The Council develops and advocates solutions to address women's needs in order to help women achieve economic autonomy. In setting its priorities, the Council selects issues that are timely and likely to result in positive changes for women.

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Visit the Economic Council on Women at [www.tennesseewomen.org](http://www.tennesseewomen.org)

SOURCES	
Employment and Earnings	
Median Annual Earnings for Full Time Employed Females	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Selected Economic Characteristics' *
Wage Gap (Female Earnings as Percent of Male Earnings)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Selected Economic Characteristics'
Female Labor Force Participation Rate	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Employment Status'
Female Unemployment Rate	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Employment Status'
Percent of Management Occupations Held by Women	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Occupation by Sex and Median Earnings in the Past 12 Months for Full-Time, Year-Round Civilian Employed Population, 16 year and older'
Economic Autonomy	
Women-Owned Businesses Percent of Total	U.S. Census Bureau, 2007 Survey of Business Owners 'Statistics for All U.S. Firms by Industry, Gender, Ethnicity, and Race...' † ‡
Percent of Females with 4-Yr Degree or More (Age 25+)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Educational Attainment'
Percent of Females with High School Diploma (Age 25+)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Educational Attainment'
Female High School Dropout Rate	Tennessee Department of Education, 2011-2012 School Year
Percent of Women Uninsured (65 or under)	U.S. Census Bureau, Small Area Health Insurance Estimates
Percent of Women Below Poverty Level	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Poverty Status in the Past 12 Months'
Percent of Female-headed Households with Children in Poverty	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Poverty Status in the Past 12 Months of Families' *
Rate of Pregnancy for Girls 15-19 (per 1000)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Fertility' *

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